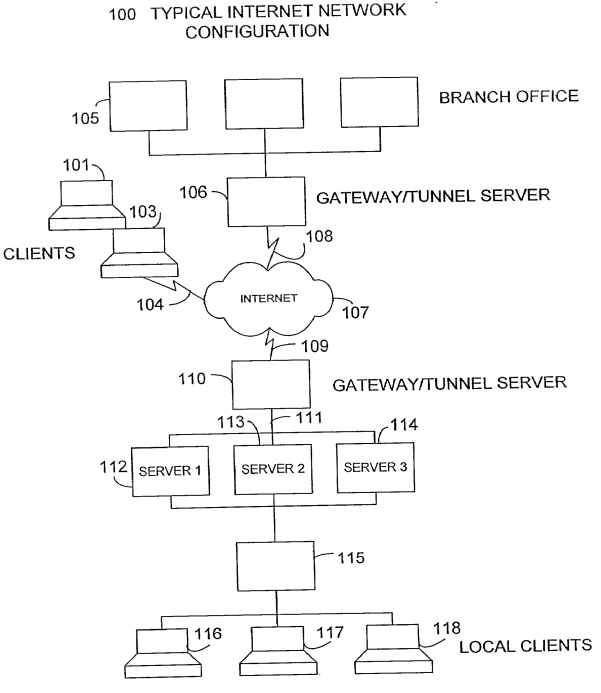

100 TYPICAL INTERNET NETWORK CONFIGURATION
BRANCH OFFICE
105
101
106
GATEWAY/TUNNEL SERVER
103
108
CLIENTS
INTERNET
104
107
109
110
GATEWAY/TUNNEL SERVER
113
111
114
112
SERVER 1
SERVER 2
SERVER 3
115
116
117
118
LOCAL CLIENTS

FIG. 1

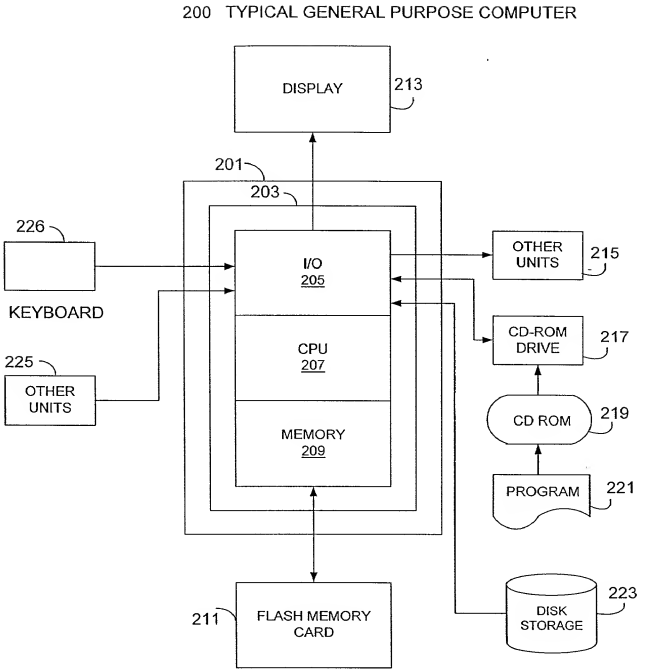

200 TYPICAL GENERAL PURPOSE COMPUTER
DISPLAY
213
201
203
226
KEYBOARD
225
OTHER UNITS
I/O
205
CPU
207
MEMORY
209
OTHER UNITS
215
CD-ROM DRIVE
217
CD ROM
219
PROGRAM
221
DISK STORAGE
223
211
FLASH MEMORY CARD

FIG. 2

Figure 3

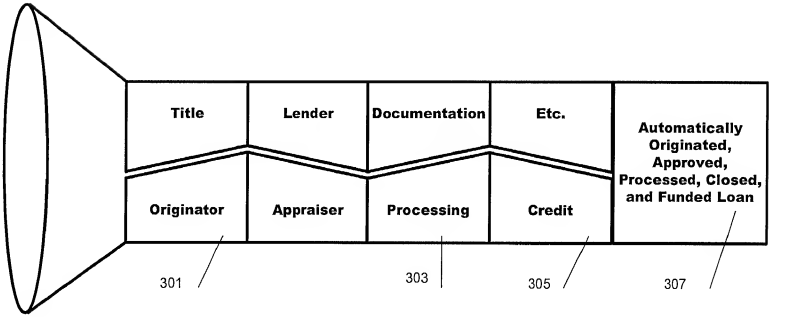

Title
Lender
Documentation
Etc.
Automatically Originated, Approved, Processed, Closed, and Funded Loan
Originator
Appraiser
Processing
Credit
301
303
305
307

Figure 4A

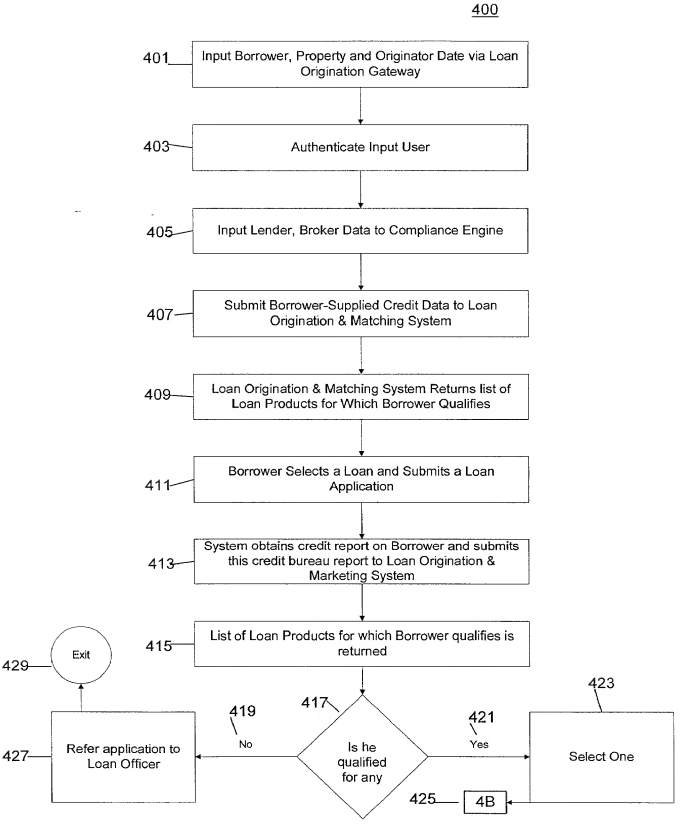
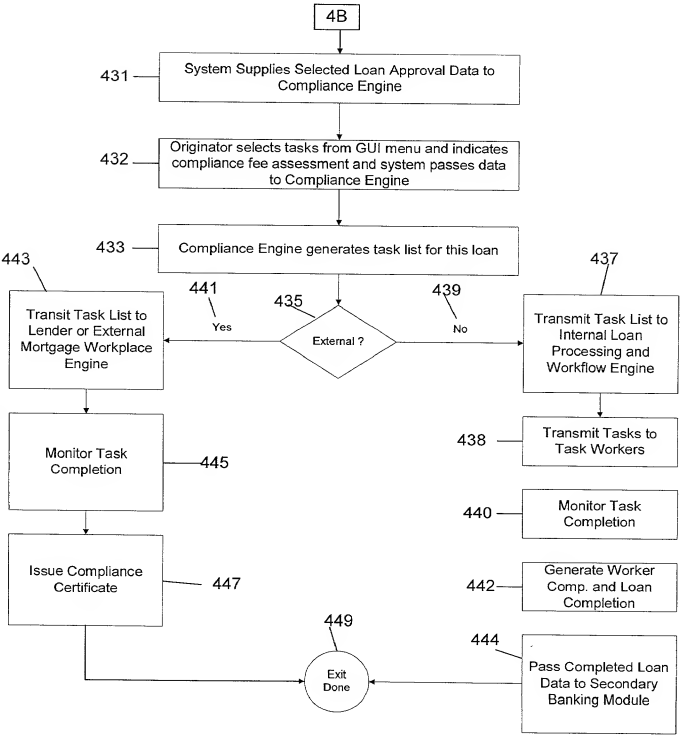

400
401
Input Borrower, Property and Originator Date via Loan Origination Gateway
403
Authenticate Input User
405
Input Lender, Broker Data to Compliance Engine
407
Submit Borrower-Supplied Credit Data to Loan Origination & Matching System
409
Loan Origination & Matching System Returns list of Loan Products for Which Borrower Qualifies
411
Borrower Selects a Loan and Submits a Loan Application
413
System obtains credit report on Borrower and submits this credit bureau report to Loan Origination & Marketing System
415
List of Loan Products for which Borrower qualifies is returned
417
Is he qualified for any
419
No
421
Yes
423
Select One
425
4B
427
Refer application to Loan Officer
429
Exit

Figure 4B


4B
431
System Supplies Selected Loan Approval Data to Compliance Engine
432
Originator selects tasks from GUI menu and indicates compliance fee assessment and system passes data to Compliance Engine
433
Compliance Engine generates task list for this loan
435
External ?
441
Yes
439
No
443
Transit Task List to Lender or External Mortgage Workplace Engine
437
Transmit Task List to Internal Loan Processing and Workflow Engine
Monitor Task Completion
445
438
Transmit Tasks to Task Workers
440
Monitor Task Completion
Issue Compliance Certificate
447
442
Generate Worker Comp. and Loan Completion
449
444
Exit Done
Pass Completed Loan Data to Secondary Banking Module

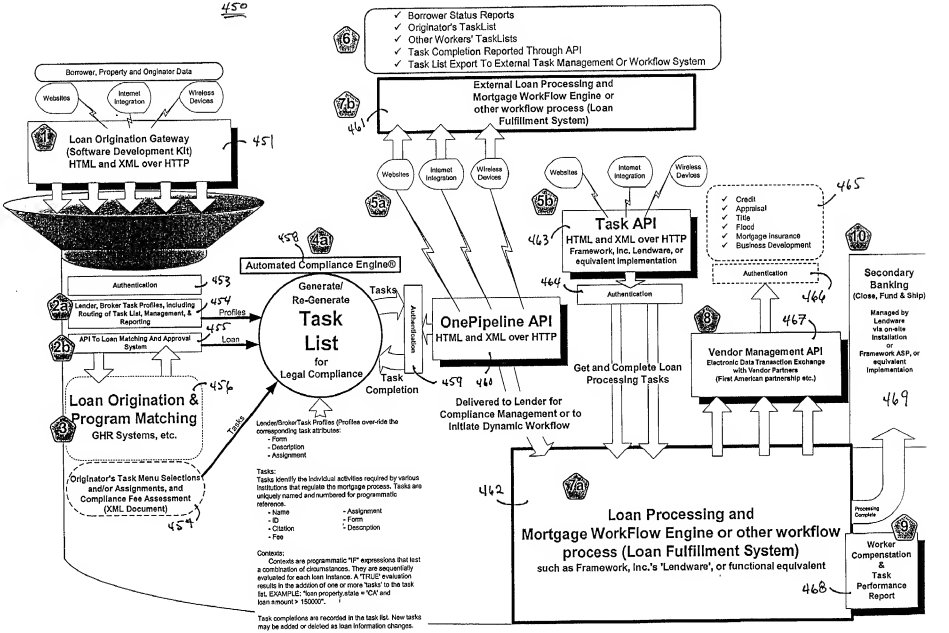

450
Borrower Status Reports
Originator's TaskList
Other Workers' TaskLists
Task Completion Reported Through API
Task List Export To External Task Management Or Workflow System
External Loan Processing and Mortgage WorkFlow Engine or other workflow process (Loan Fulfillment System)
Borrower, Property and Originator Data
Websites
Internet Integration
Wireless Devices
Loan Origination Gateway (Software Development Kit) HTML and XML over HTTP
451
Automated Compliance Engine®
Authentication
Lender, Broker Task Profiles, including Routing of Task List, Management, & Reporting
Profiles
API To Loan Matching And Approval System
Loan
Loan Origination & Program Matching
GHR Systems, etc.
Originator's Task Menu Selections and/or Assignments, and Compliance Fee Assessment (XML Document)
Generate/ Re-Generate
Task List
for Legal Compliance
Tasks
Authentication
Task Completion
OnePipeline API
HTML and XML over HTTP
Delivered to Lender for Compliance Management or to Initiate Dynamic Workflow
Lender/Broker Task Profiles (Profiles over-ride the corresponding task attributes:
- Form
- Description
- Assignment
Tasks:
Tasks identify the individual activities required by various institutions that regulate the mortgage process. Tasks are uniquely named and numbered for programmatic reference.
- Name
- ID
- Citation
- Fee
- Assignment
- Form
- Description
Contexts:
Contexts are programmatic "IF" expressions that test a combination of circumstances. They are sequentially evaluated for each loan instance. A "TRUE" evaluation results in the addition of one or more 'tasks' to the task list. EXAMPLE: "loan.property.state = 'CA' and loan.amount > 150000".
Task completions are recorded in the task list. New tasks may be added or deleted as loan information changes.
Task API
HTML and XML over HTTP
Framework, Inc. Lendware, or equivalent implementation
Authentication
Get and Complete Loan Processing Tasks
Credit
Appraisal
Title
Flood
Mortgage Insurance
Business Development
Vendor Management API
Electronic Data Transaction Exchange with Vendor Partners (First American partnership etc.)
Secondary Banking
(Close, Fund & Ship)
Managed by Lendware via on-site Installation or Framework ASP, or equivalent Implementation
Loan Processing and Mortgage WorkFlow Engine or other workflow process (Loan Fulfillment System)
such as Framework, Inc.'s 'Lendware', or functional equivalent
Processing Complete
Worker Compenstation & Task Performance Report

Figure 4C

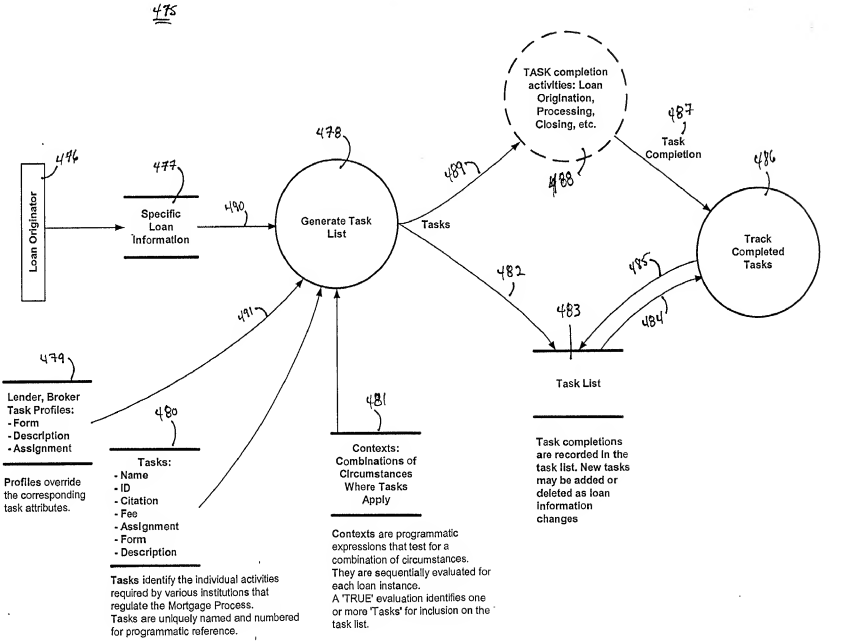

475
476
Loan Originator
477
Specific Loan Information
490
478
Generate Task List
Tasks
489
TASK completion activities: Loan Origination, Processing, Closing, etc.
488
487
Task Completion
486
Track Completed Tasks
482
483
485
484
Task List
Task completions are recorded in the task list. New tasks may be added or deleted as loan information changes
491
479
Lender, Broker Task Profiles:
- Form
- Description
- Assignment
Profiles override the corresponding task attributes.
480
Tasks:
- Name
- ID
- Citation
- Fee
- Assignment
- Form
- Description
Tasks identify the individual activities required by various institutions that regulate the Mortgage Process. Tasks are uniquely named and numbered for programmatic reference.
481
Contexts: Combinations of Circumstances Where Tasks Apply
Contexts are programmatic expressions that test for a combination of circumstances. They are sequentially evaluated for each loan instance. A 'TRUE' evaluation identifies one or more 'Tasks' for inclusion on the task list.

Figure 4D

Figure 5

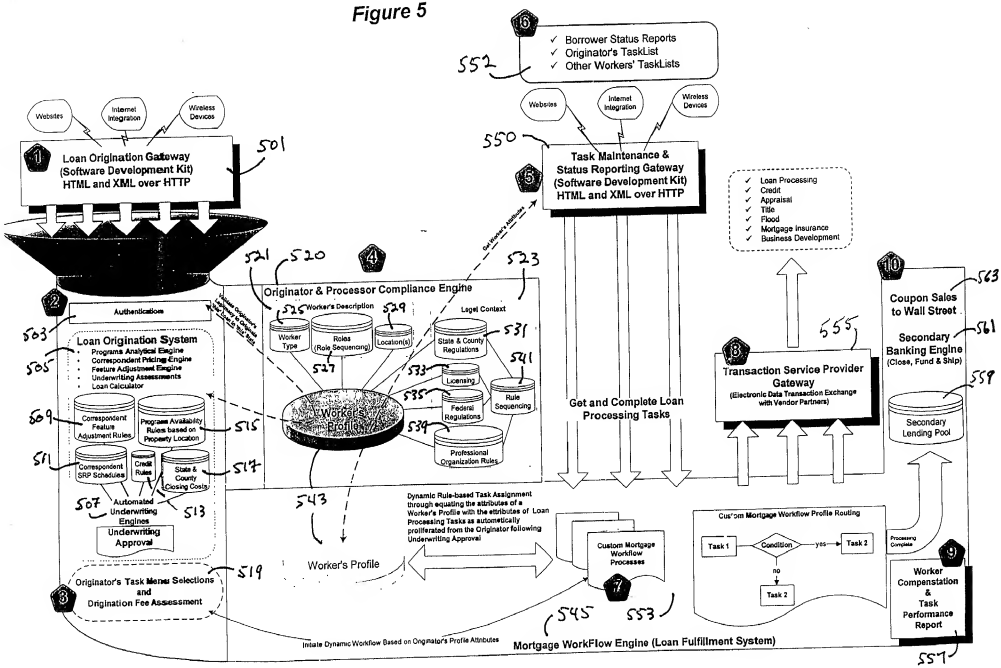
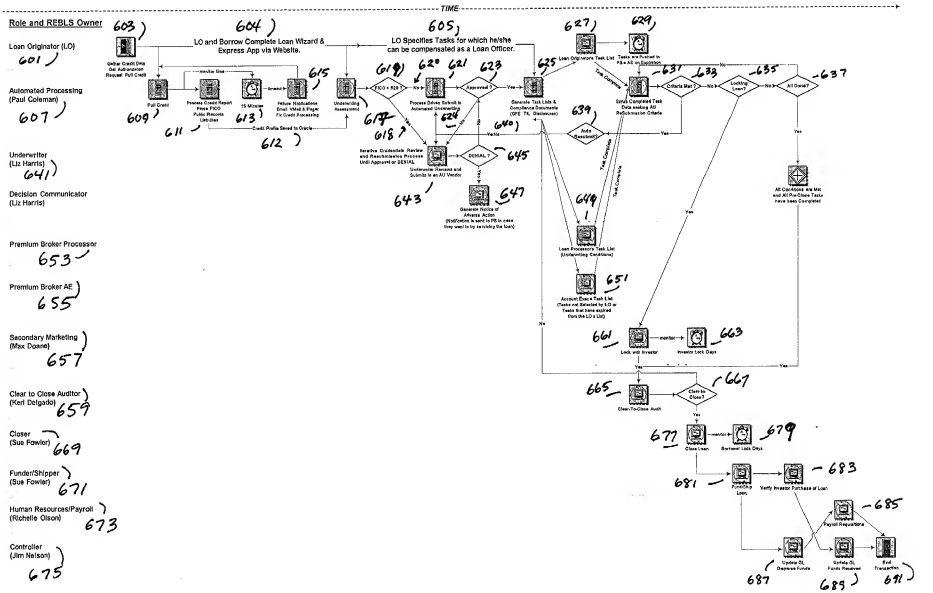

Borrower Status Reports
Originator's TaskList
Other Workers' TaskLists
552
Websites
Internet Integration
Wireless Devices
550
Loan Origination Gateway (Software Development Kit) HTML and XML over HTTP
501
Task Maintenance & Status Reporting Gateway (Software Development Kit) HTML and XML over HTTP
Loan Processing
Credit
Appraisal
Title
Flood
Mortgage insurance
Business Development
Authentications
563
Loan Origination System
Programs Analytical Engine
Correspondent Pricing Engine
Feature Adjustment Engine
Underwriting Assessments
Loan Calculator
505
Originator & Processor Compliance Engine
521
520
523
525
Worker's Description
529
Legal Context
Worker Type
Roles (Role Sequencing)
Location(s)
State & County Regulations
531
541
533
Licensing
535
Federal Regulations
Rule Sequencing
539
Professional Organization Rules
527
Worker's Profile
509
Correspondent Feature Adjustment Rules
Programs Availability Rules based on Property Location
515
511
Correspondent SRP Schedules
Credit Rules
State & County Closing Costs
517
507
Automated Underwriting Engines
513
Underwriting Approval
519
Originator's Task Menu Selections and Origination Fee Assessment
543
Worker's Profile
Dynamic Rule-based Task Assignment through equating the attributes of a Worker's Profile with the attributes of Loan Processing Tasks as automatically proliferated from the Originator following Underwriting Approval
Custom Mortgage Workflow Processes
545
553
Initiate Dynamic Workflow Based on Originator's Profile Attributes
Mortgage WorkFlow Engine (Loan Fulfillment System)
Get and Complete Loan Processing Tasks
555
Transaction Service Provider Gateway
(Electronic Data Transaction Exchange with Vendor Partners)
Custom Mortgage Workflow Profile Routing
Task 1
Condition
yes
Task 2
no
Task 2
Processing Complete
Coupon Sales to Wall Street
563
Secondary Banking Engine (Close, Fund & Ship)
561
559
Secondary Lending Pool
Worker Compensation & Task Performance Report
557

Figure 6

onepipeline.com Process Map & Workflow Definition: New Loan 600



Need to ask a question? Click here for help.

Member Login

"The OnePipeline.com system is simple, fast and profitable."

Instructions: Welcome to the OnePipeline Loan Origination System. Please sign in.

New Users

Sign Up Now

Members

User Name

Password

Login

I Forgot My Password.

Return to HomePage

Figure 7

"We created a better way to originate a loan."

Welcome Joe Realtor

Enter the Loan Origination System

- Start a Loan
- Task List
- Check Loan Status

Get More Info

- Tools and Resources
- OnePipeline University
- Benefits
- Marketing Support Tools

Modify My Account

- Log Out

Figure 8

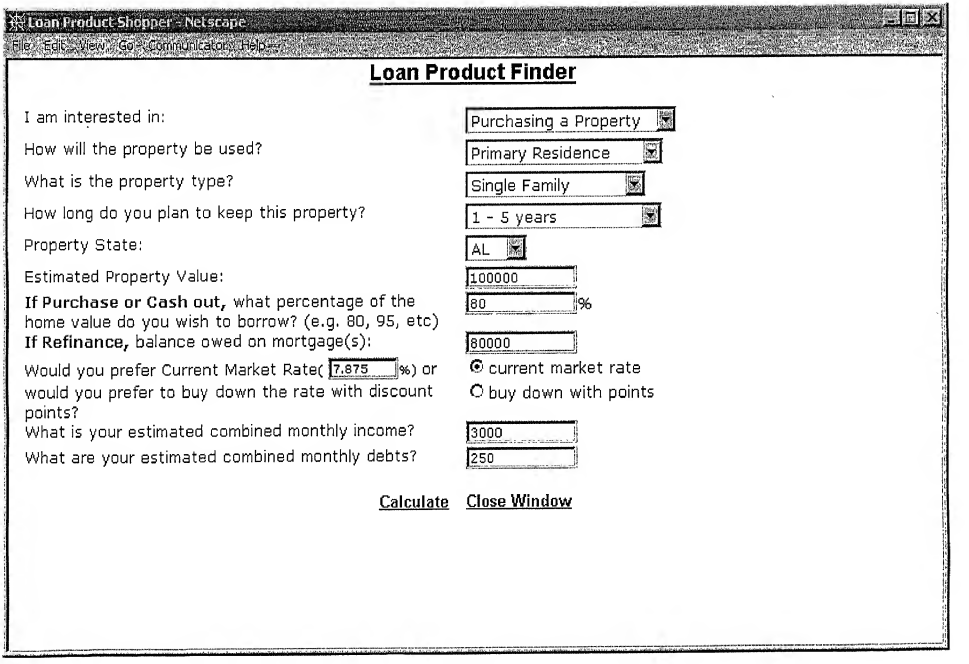

Loan Product Shopper - Netscape
File Edit View Go Communicator Help
Loan Product Finder
I am interested in:
Purchasing a Property
How will the property be used?
Primary Residence
What is the property type?
Single Family
How long do you plan to keep this property?
1 - 5 years
Property State:
AL
Estimated Property Value:
100000
If Purchase or Cash out, what percentage of the home value do you wish to borrow? (e.g. 80, 95, etc)
80
%
If Refinance, balance owed on mortgage(s):
80000
Would you prefer Current Market Rate(7.875 %) or
current market rate
would you prefer to buy down the rate with discount points?
buy down with points
What is your estimated combined monthly income?
3000
What are your estimated combined monthly debts?
250
Calculate
Close Window

Figure 9

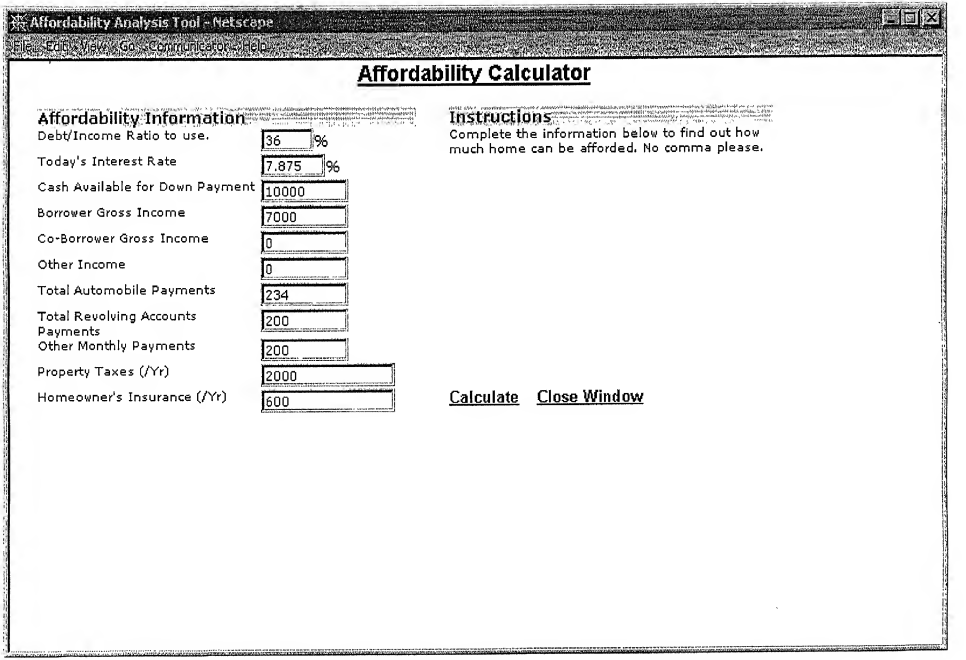

Affordability Analysis Tool - Netscape
File Edit View Go Communicator Help
Affordability Calculator
Affordability Information
Debt/Income Ratio to use.
36
%
Today's Interest Rate
7.875
%
Cash Available for Down Payment
10000
Borrower Gross Income
7000
Co-Borrower Gross Income
0
Other Income
0
Total Automobile Payments
234
Total Revolving Accounts Payments
200
Other Monthly Payments
200
Property Taxes (/Yr)
2000
Homeowner's Insurance (/Yr)
600
Instructions
Complete the information below to find out how much home can be afforded. No comma please.
Calculate
Close Window

Figure 10

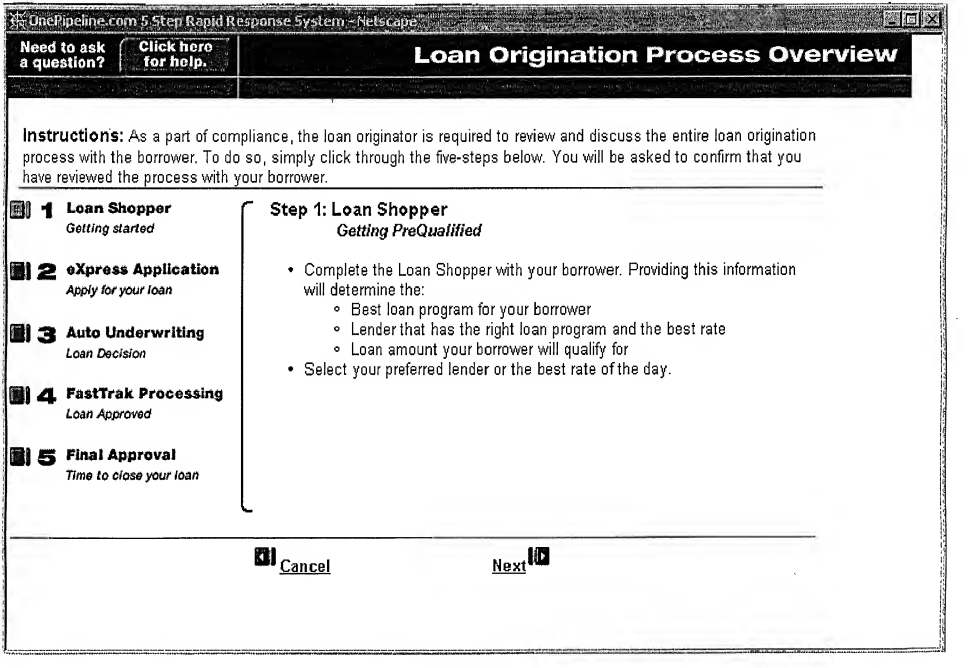

OnePipeline.com 5 Step Rapid Response System - Netscape
Need to ask a question?
Click here for help.
Loan Origination Process Overview
Instructions: As a part of compliance, the loan originator is required to review and discuss the entire loan origination process with the borrower. To do so, simply click through the five-steps below. You will be asked to confirm that you have reviewed the process with your borrower.
1 Loan Shopper
Getting started
2 eXpress Application
Apply for your loan
3 Auto Underwriting
Loan Decision
4 FastTrak Processing
Loan Approved
5 Final Approval
Time to close your loan
Step 1: Loan Shopper
Getting PreQualified
• Complete the Loan Shopper with your borrower. Providing this information will determine the:
◦ Best loan program for your borrower
◦ Lender that has the right loan program and the best rate
◦ Loan amount your borrower will qualify for
• Select your preferred lender or the best rate of the day.
Cancel
Next

Figure 11

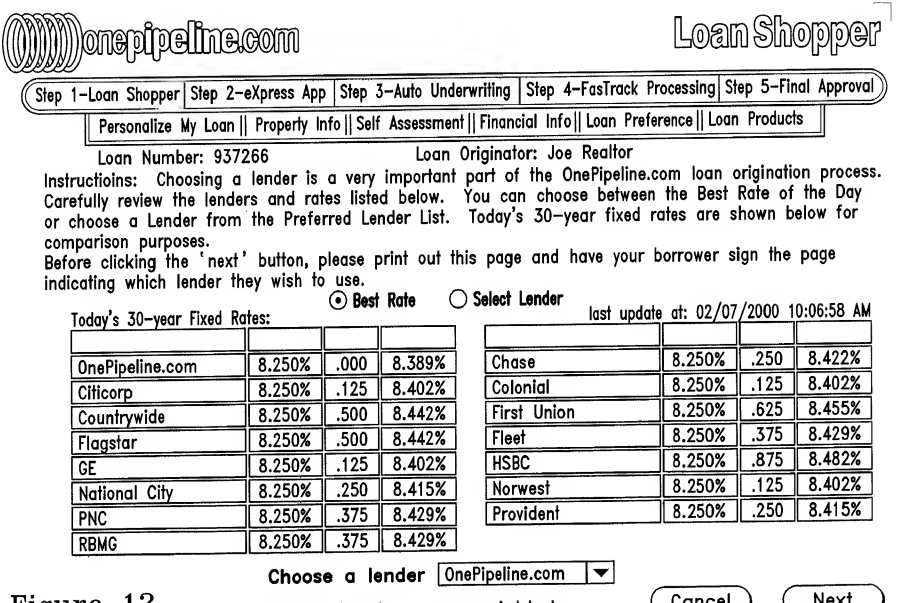


Figure 12

All materials herein are copyrighted

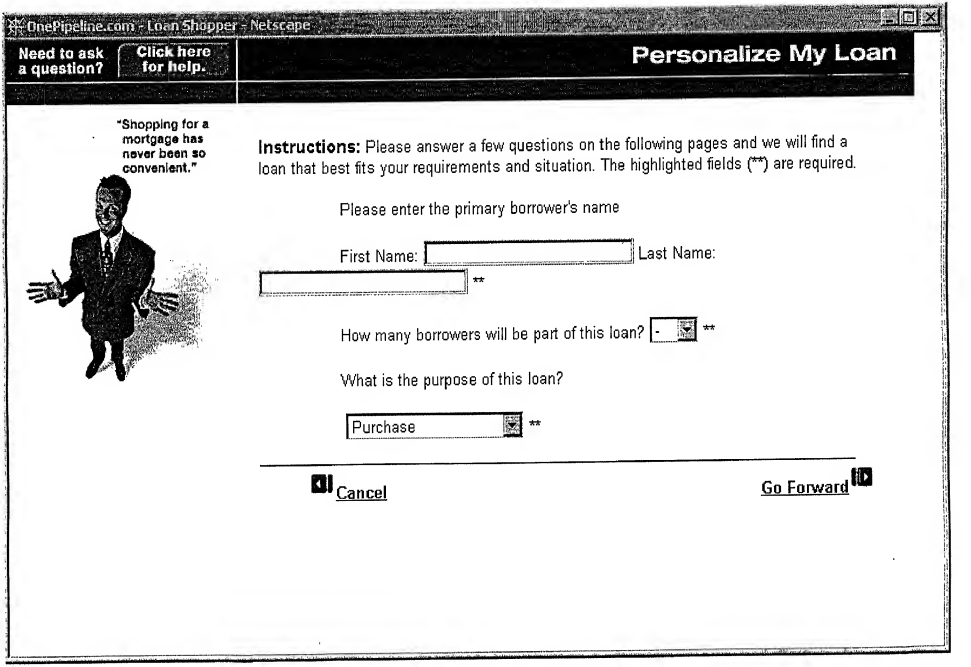

OnePipeline.com - Loan Shopper - Netscape
Need to ask a question?
Click here for help.
Personalize My Loan
"Shopping for a mortgage has never been so convenient."
Instructions: Please answer a few questions on the following pages and we will find a loan that best fits your requirements and situation. The highlighted fields (**) are required.
Please enter the primary borrower's name
First Name:
Last Name:
**
How many borrowers will be part of this loan?
**
What is the purpose of this loan?
Purchase
**
Cancel
Go Forward

Figure 13

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennial Star Network, Inc

Need to ask a question? Click here for help.

Property Information — **Loan Shopper**

Property Information | Lender Consultation | Self-Assessment | Financial Information | Loan Prefs | Results

"Relax. Once you've found the home, the hard part is over."

Cancel

Instructions: Complete the following information about the property you intend to buy. The highlighted fields (**) are required. Enter numbers without commas. (100000 not 100,000).

Page 1 of 5

Loan number: 129775 | Loan Originator: Joe Realtor | Borrower: Frank Schmuk
Total Borrowers: 1 | Loan Purpose: Purchase

Approximate price of home (if refinance, enter market value of home)

$ 15000 **

Subject property address (leave blank if not known)

1234 Any Street

Subject property city

Any Towne

Subject property State and Zip

AK

Number of units

1

Occupancy Type

Owner Occupied **

Property Type

Single Family Detached **

Building Status

Existing

If a condo or PUD - what are estimated HOA fees/month?

$ 0 **

Cancel | Go Forward

Figure 14

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennial Star Network, Inc.

Need to ask a question? Click here for help.

Self-Assessment — **Loan Shopper**

Property Information | Lender Consultation | Self-Assessment | Financial Information | Loan Prefs | Results

"Just a few more questions and we're ready to apply for the loan."

Cancel

Instructions: You are required to answer all questions on this page to assess your credit situation. If any of the questions are answered 'yes' you may want to go to the Credit Repair Kit.

Page 3 of 5

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Have you declared bankruptcy in the last 7 years?

○ yes ○ no

If so what kind of bankruptcy was filed?

7

If yes, what year and month was the bankruptcy filed?

Year : Month : Jan

was bankruptcy due to financial mismanagement?

○ yes ○ no

Have you had a home foreclosed or given a deed in lieu in the last 7 years?

○ yes ○ no

If yes, what year?

Year : Month : Jan

Do you have any outstanding liens or judgements?

○ yes ○ no

How many times have you been past due on any mortgage in the last 24 months?

0

How many times have you been past due on any other debt in the last 24 months?

0

How many times have you been past due on any mortgage in the last 12 months?

0

How many times have you been past due on any other debt in the last 12 months?

0

How long do you expect to be in the home?

-

Citizenship Status

-

Go Back Go Forward

Figure 15

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennial Star Network, Inc.

Need to ask a question? Click here for help.

Financial Information

Loan Shopper

Property Information | Lender Consultation | Self-Assessment | Financial Information | Loan Prefs | Results

"First, let's run through the numbers."

Cancel

Instructions: Getting accurate information regarding your financial situation is very important. The calculators below are to insure that all the correct data is considered. **Using the calculators is required. You will not be able to insert information directly into the blank below.**

Page 4 of 5

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Current Housing Expenses & Real Estate Owned
$ 0 **

Income - Combined Total
$ 0 **

Income type: Standard **

Debt - Combined Total
$ 0 **

Asset - Combined Total
$ 0 **

Asset type: Standard **

Go Back Go Forward

Figure 16

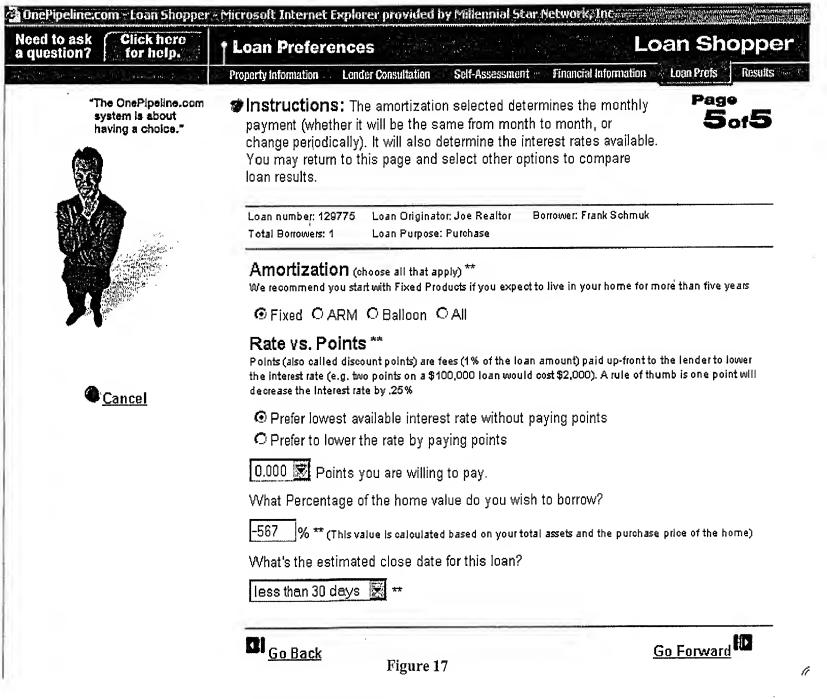

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennial Star Network, Inc.
Need to ask a question?
Click here for help.
Loan Preferences
Loan Shopper
Property Information
Lender Consultation
Self-Assessment
Financial Information
Loan Prefs
Results
"The OnePipeline.com system is about having a choice."
Instructions: The amortization selected determines the monthly payment (whether it will be the same from month to month, or change periodically). It will also determine the interest rates available. You may return to this page and select other options to compare loan results.
Loan number: 129775
Loan Originator: Joe Realtor
Borrower: Frank Schmuk
Total Borrowers: 1
Loan Purpose: Purchase
Amortization (choose all that apply) **
We recommend you start with Fixed Products if you expect to live in your home for more than five years
Fixed
ARM
Balloon
All
Rate vs. Points **
Points (also called discount points) are fees (1% of the loan amount) paid up-front to the lender to lower the interest rate (e.g. two points on a $100,000 loan would cost $2,000). A rule of thumb is one point will decrease the interest rate by .25%
Prefer lowest available interest rate without paying points
Prefer to lower the rate by paying points
0.000
Points you are willing to pay.
What Percentage of the home value do you wish to borrow?
-587
% ** (This value is calculated based on your total assets and the purchase price of the home)
What's the estimated close date for this loan?
less than 30 days
**
Cancel
Go Back
Go Forward

Figure 17

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennial Star Network, Inc.

Need to ask a question? Click here for help.

Loan Products — **Loan Shopper**

Property Information | Lender Consultation | Self-Assessment | Financial Information | Loan Prefs | Results

"Please take a minute to review all the options."

Cancel

Instructions: The following are the loan programs that fit the criteria you entered on the previous pages. Please click on the loan program title that best meets your needs.

Loan number: 120775 | Loan Originator: Joe Realtor | Borrower: Frank Schmuk
Total Borrowers: 1 | Loan Purpose: Purchase

Loan Product	Rate	Points	APR	Monthly Payment	Down Payment	Loan Amount
15 Year Fixed Rate, Expanded Credit, Full Documentation						
	8.625%	-0.750	10.137%	$137.00	$1,500.00	$13,500.00
Sub-Prime, 15 Year Fixed Rate, Full Documentation						
	11.300%	0.000	12.721%	$156.00	$1,500.00	$13,500.00
15 Year Fixed Rate, 103% LTV						
	14.000%	0.000	15.218%	$190.00	$1,500.00	$13,500.00
3% Down, 30 Year Fixed Rate						
	8.875%	1.875	10.496%	$113.00	$1,500.00	$13,500.00
3% Down, 30 Year Fixed Rate						
	8.875%	1.875	10.496%	$113.00	$1,500.00	$13,500.00
30 Year Fixed Rate, Expanded Credit, Full Documentation						
	8.625%	-0.750	9.902%	$111.00	$1,500.00	$13,500.00
30 Year Fixed Rate, Expanded Credit, Full Documentation - Jumbo						
	8.750%	-0.125	10.113%	$112.00	$1,500.00	$13,500.00
30 Year Fixed Rate, 103% LTV						
	9.000%	-0.500	9.627%	$120.00	$1,500.00	$13,500.00

Go Back

Figure 18

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennial Star Network, Inc

Need to ask a question? Click here for help.

Estimated Costs — **Loan Shopper**

Property Information | Lender Consultation | Self-Assessment | Financial Information | Loan Prefs | Results

"The estimate gives you a good idea of what you can expect."

Cancel

Instructions: Here is an overview of the loan product and an **estimate** of costs. Click the 'apply' button to apply for this loan.

Loan number: 120775 | Loan Originator: Joe Realtor | Borrower: Frank Schmuk
Total Borrowers: 1 | Loan Purpose: Purchase

Loan Program Selected:
15 Year Fixed Rate, Expanded Credit, Full Documentation

TERMS	PAYMENT
Loan Amount: $13,500.00	Principal & Interest: $134.00
Down Payment: $1,500.00	Taxes & Insurance: $17.00
Rate: 8.625%	Mortgage Ins: $3.00
Points: -0.750	Total Monthly Payment: $154.25

TOTAL ESTIMATED CLOSING COSTS	
Origination Fee (HUD #801)	$135.00
Points Paid/Discount	($101.25)
Appraisal Fee (HUD #803)	$360.00
Underwriting Fee (HUD #812)	$395.00
Administration Fee (HUD #815)	$595.00
Settlement or Closing Fee (HUD #1101)	$200.00
Title Insurance (HUD #1108)	$250.00
Recording/Filing Fees (HUD #1201)	$36.00
Survey (HUD #1301)	$250.00
Per diem interest (HUD #901) 15 days @ $3.19	$47.85
Total:	**$2,157.60**

Go Back | Apply

Figure 19

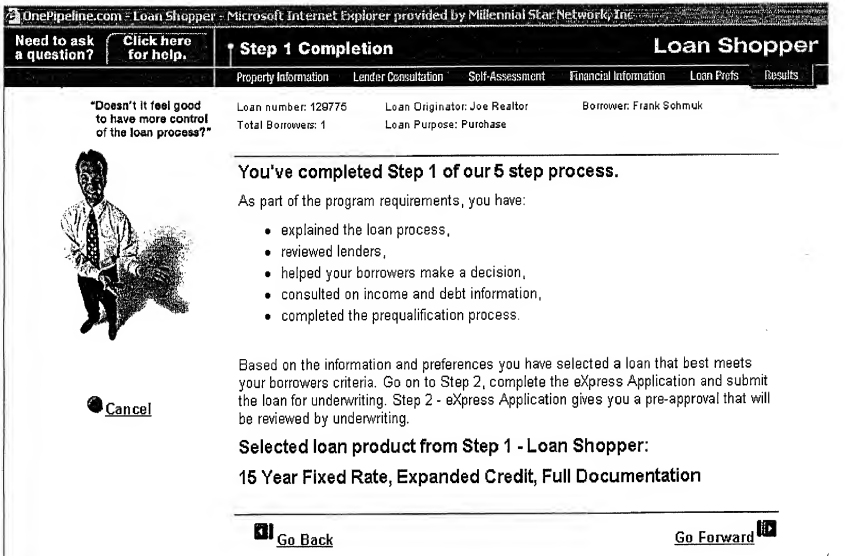

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennial Star Network, Inc.
Need to ask a question?
Click here for help.
Step 1 Completion
Loan Shopper
Property Information
Lender Consultation
Self-Assessment
Financial Information
Loan Prefs
Results
"Doesn't it feel good to have more control of the loan process?"
Loan number: 129775
Loan Originator: Joe Realtor
Borrower: Frank Sohmuk
Total Borrowers: 1
Loan Purpose: Purchase
You've completed Step 1 of our 5 step process.
As part of the program requirements, you have:
explained the loan process,
reviewed lenders,
helped your borrowers make a decision,
consulted on income and debt information,
completed the prequalification process.
Based on the information and preferences you have selected a loan that best meets your borrowers criteria. Go on to Step 2, complete the eXpress Application and submit the loan for underwriting. Step 2 - eXpress Application gives you a pre-approval that will be reviewed by underwriting.
Cancel
Selected loan product from Step 1 - Loan Shopper:
15 Year Fixed Rate, Expanded Credit, Full Documentation
Go Back
Go Forward

Figure 20

https://onesystem.onepipeline.com/LOS.nsf/all/244FE7A4D68A086A8725693E0062FFFD?EditDocument - Microsoft Internet Explorer

Need to ask a question? Click here for help.

Disclosures — eXpress Application

Disclosures | Get Started | Loan | Property | Borrower | Financial | Declarations | Approved Products | Origination Request | Results

"Remember, you can always click the links above for help."

Page 1 of 9

Instructions: You are required to have the 'Authorization to Verify Information' and 'Business Disclosure Statement' forms signed in order to proceed. Original or facsimile of these forms must be received by OnePipeline.com before underwriting can be done. Please acknowledge you have completed this task by pressing the "GO FORWARD" button at the bottom of the page.

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

If you don't have hardcopy versions of these forms available, please download this one file to your computer and print them using Adobe Acrobat Reader. Click here for your free copy of Adobe Acrobat Reader

Disclosures.pdf

Save

Delete

Has your borrower signed the Authorization and Disclosure forms?

By clicking "Go Forward" you acknowledge you have completed this important program requirement and are ready to complete the eXpress Application. After you submit the loan, please fax these forms to OnePipeline.com toll-free 1-877-695-6900.

Go Forward

Figure 21

Need to ask a question? Click here for help.

Getting Started — eXpress Application

Disclosures | Get Started | Loan | Property | Borrower | Financial | Declarations | Approved Products | Origination Request | Results

"Okay. Let's get going and apply for the loan."

Instructions: Please enter or confirm the following information for the Primary Borrower. The information that you provide on the following few pages will be used to pull your credit report. All fields on all pages are required.

Page 2 of 9

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Save

Delete

	Primary Borrower
First Name	Frank **
Last Name	Schmuk **
Middle Inital	
Age	29 **
Social Security	111-11-1111 **
Marital Status	○ Married ◉ Single **
Married to (which co-borrower)	None **
Number of Dependents	0 **
Ages of Dependents (separate with commas)	0 **

Go Back Go Forward

Figure 22

https://onesystem.onepipeline.com/LOS.nsf/0/4b9a954e8aa7abdb8725693e006367f4?EditDocument&Seq=3 - Microsoft Internet Exp

Need to ask a question? Click here for help.

Getting Started

eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"Okay. Let's get going and apply for the loan."

Instructions: Please enter or confirm the following information concerning the Primary Borrower's current residence.

Page 3 of 9

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Frank Schmuk

Current Street Address: 1234 Any Street **

Current City: Any Towne **

Current State, Zip: AK , 12345 **

Own/Rent: ◉ Own ○ Rent**

Length of time at this address: Years 10 ** Months 0 **

If less than 2 years complete the following information

Previous address 1 (include city, state, zip):

Own/Rent: ◉ Own ○ Rent

Length of time at this address: Years Months

Previous address 2 (include city, state, zip):

Own/Rent: ◉ Own ○ Rent

Length of time at this address: Years Months

Save

Delete

Go Back Go Forward

Figure 23

"By making the process simple, we made it easy."

Instructions: Please complete the following information concerning the specifics of the loan. You must enter a down payment amount or the percentage of the property price available for down payment.

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Estimated Property Value	$ 15000 **
Purchase Price of Property	$ 15000 **
My down payment will be	$ 1500 **
or this percentage of the property price	10 % **
Loan Amount Requested	$ 13500 **
Has a purchase agreement been accepted?	◉ Yes ○ No
if yes when does it expire?	

Save

Delete

Figure 24

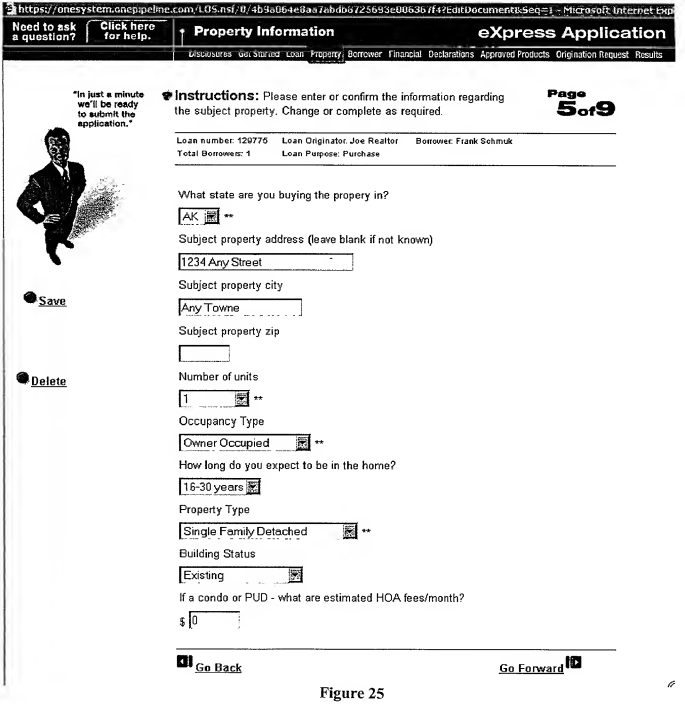

https://onesystem.onepipeline.com/LOS.nsf/0/4b9a064e8aa7abdb6725693e00636/f42EditDocument&Seq=1 - Microsoft Internet Exp
Need to ask a question?
Click here for help.
Property Information
eXpress Application
Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results
"In just a minute we'll be ready to submit the application."
Instructions: Please enter or confirm the information regarding the subject property. Change or complete as required.
Page 5 of 9
Loan number: 129775
Loan Originator: Joe Realtor
Borrower: Frank Schmuk
Total Borrowers: 1
Loan Purpose: Purchase
What state are you buying the propery in?
AK **
Subject property address (leave blank if not known)
1234 Any Street
Subject property city
Any Towne
Subject property zip
Save
Delete
Number of units
1 **
Occupancy Type
Owner Occupied **
How long do you expect to be in the home?
16-30 years
Property Type
Single Family Detached **
Building Status
Existing
If a condo or PUD - what are estimated HOA fees/month?
$ 0
Go Back
Go Forward

Figure 25

https://onesystem.onepipeline.com/LOS.nsf/0/4b9a064e8aa7abdb8723693e006367f4?EditDocument&Seq=2 - Microsoft Internet Explorer

Need to ask a question? Click here for help.

Borrower Information

eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

Instructions: Please complete the following information concerning the Primary Borrower's employment history. Previous employment is required if current employment is less than two years. All fields are required.

Page 6 of 9

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Standard Employee

If self-employed, what % of business do you own?

Home Phone

Work Phone

Email Address

Yrs School

Employer

Employer Phone Number

Employer Address, City, State, Zip

Position

Type of Work

How Long?

Yrs. Mos.

Years in Profession

Yrs. Mos.

Previous Employer including Address, City, etc (if less than 2 years)

Save

Delete

Figure 26

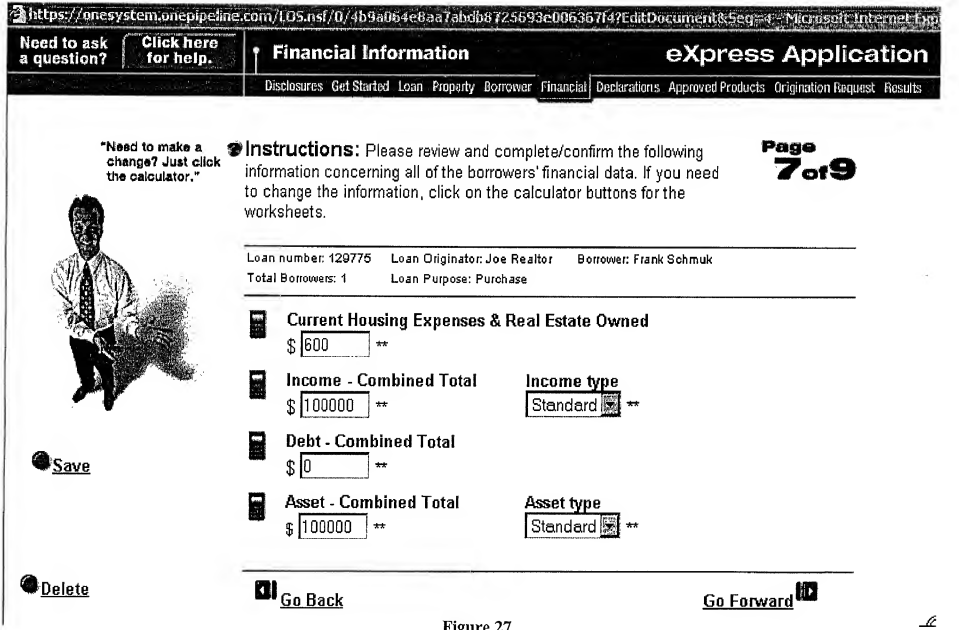

https://onesystem.onepipeline.com/LOS.nsf/0/4b9a064e8aa7abdb8725693e006367f4?EditDocument&Seq=4 - Microsoft Internet Exp
Need to ask a question?
Click here for help.
Financial Information
eXpress Application
Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results
"Need to make a change? Just click the calculator."
Instructions: Please review and complete/confirm the following information concerning all of the borrowers' financial data. If you need to change the information, click on the calculator buttons for the worksheets.
Page 7 of 9
Loan number: 129775
Loan Originator: Joe Realtor
Borrower: Frank Schmuk
Total Borrowers: 1
Loan Purpose: Purchase
Current Housing Expenses & Real Estate Owned
$ 600 **
Income - Combined Total
$ 100000 **
Income type
Standard **
Debt - Combined Total
$ 0 **
Asset - Combined Total
$ 100000 **
Asset type
Standard **
Save
Delete
Go Back
Go Forward

Figure 27

https://onesystem.onepipeline.com/LOS.nsf/0/4b9a064e8aa7abdb872569 3e00636 7f4?EditDocument&Seq=5 - Microsoft Internet Explorer

Need to ask a question? Click here for help.

Declarations — **eXpress Application**

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"Now a few simple questions to finalize the application."

Instructions: Please answer ALL of these questions. If you answer 'yes' to any questions "a" through "i", please explain in the field below.

Loan number: 129775 | Loan Originator: Joe Realtor | Borrower: Frank Schmuck
Total Borrowers: 1 | Loan Purpose: Purchase

Save

Delete

		Borrower
a.	Are there any outstanding judgements against you?	○ yes ◉ no
b.	Have you been declared bankrupt within the past 7 years?	○ yes ○ no
c.	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	○ yes ◉ no
d.	Are you a party to a lawsuit?	○ yes ○ no
e.	Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure of judgement?	○ yes ○ no
f.	Are you presently delinquient or in default on any Federal debt or other loan, mortgage, financial obligation, bond or loan guarantee?	○ yes ○ no
g.	Are you obligated to pay alimony, child support, or separate maintenance?	○ yes ○ no
h.	Is any part of the down payment borrowed?	○ yes ○ no
i.	Are you a co-maker or endorser on a note?	○ yes ○ no

Please explain any "yes" answers in questions "a" through "i":

j.	Are you a US citizen?	○ yes ○ no
k.	If not, are you a permanent resident alien?	○ yes ○ no
l.	Do you intend to occupy the property as your primary residence? (if "yes", complete "m" below)	○ yes ○ no
m.	Have you had ownership interest in property in the last three years?	○ yes ○ no

(1) What type of property did you own?

Property 1 -

Property 2 -

Property 3 -

(2) How do you hold title to the home?

Property 1 -

Figure 28

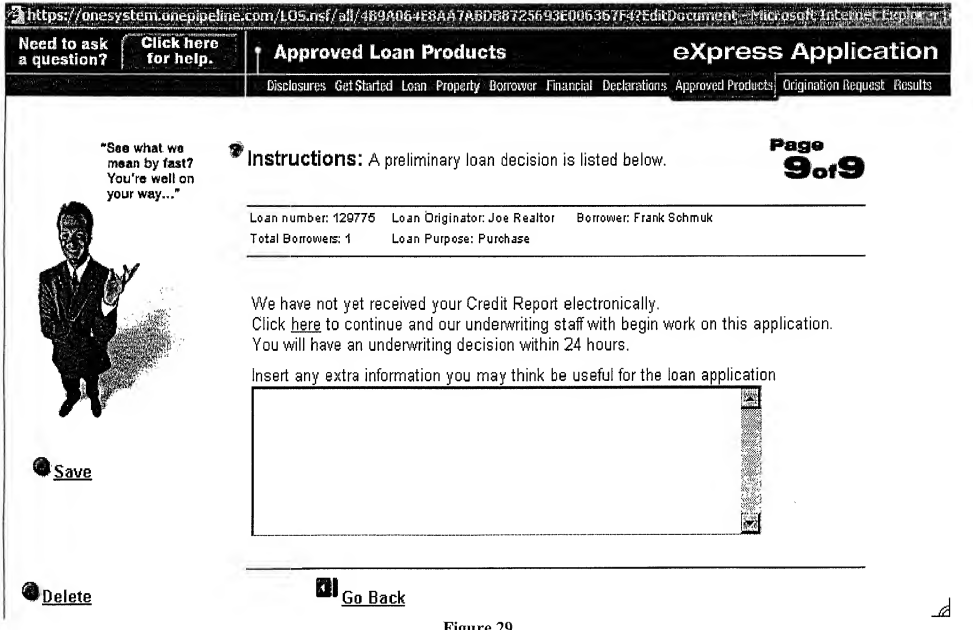

https://onesystem.onepipeline.com/LOS.nsf/all/4B9A064E8AA7ABDB8725693E006367F42EditDocument - Microsoft Internet Explorer
Need to ask a question?
Click here for help.
Approved Loan Products
eXpress Application
Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results
"See what we mean by fast? You're well on your way..."
Instructions: A preliminary loan decision is listed below.
Page 9 of 9
Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase
We have not yet received your Credit Report electronically.
Click here to continue and our underwriting staff with begin work on this application.
You will have an underwriting decision within 24 hours.
Insert any extra information you may think be useful for the loan application
Save
Delete
Go Back

Figure 29

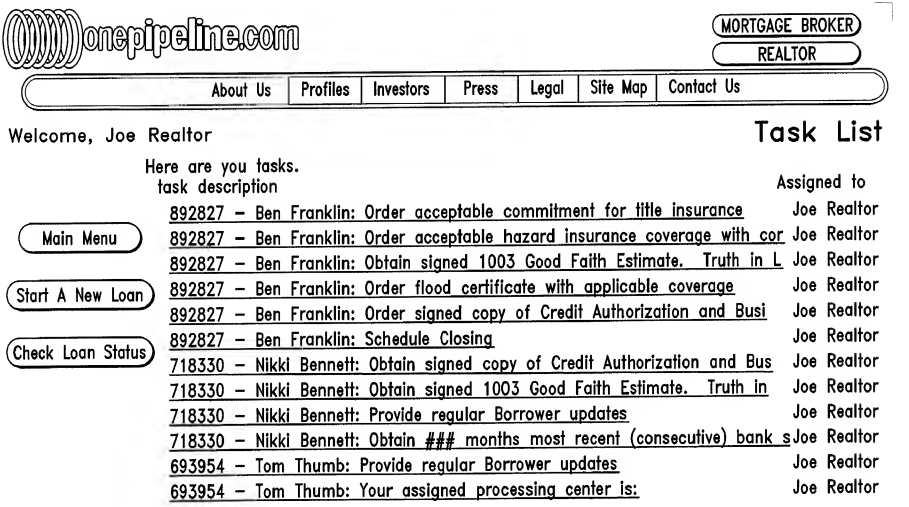

onepipeline.com
MORTGAGE BROKER
REALTOR
About Us
Profiles
Investors
Press
Legal
Site Map
Contact Us
Welcome, Joe Realtor
Task List
Here are you tasks.
task description
Assigned to
892827 – Ben Franklin: Order acceptable commitment for title insurance
Joe Realtor
892827 – Ben Franklin: Order acceptable hazard insurance coverage with cor
Joe Realtor
892827 – Ben Franklin: Obtain signed 1003 Good Faith Estimate. Truth in L
Joe Realtor
892827 – Ben Franklin: Order flood certificate with applicable coverage
Joe Realtor
892827 – Ben Franklin: Order signed copy of Credit Authorization and Busi
Joe Realtor
892827 – Ben Franklin: Schedule Closing
Joe Realtor
718330 – Nikki Bennett: Obtain signed copy of Credit Authorization and Bus
Joe Realtor
718330 – Nikki Bennett: Obtain signed 1003 Good Faith Estimate. Truth in
Joe Realtor
718330 – Nikki Bennett: Provide regular Borrower updates
Joe Realtor
718330 – Nikki Bennett: Obtain ### months most recent (consecutive) bank s
Joe Realtor
693954 – Tom Thumb: Provide regular Borrower updates
Joe Realtor
693954 – Tom Thumb: Your assigned processing center is:
Joe Realtor
Main Menu
Start A New Loan
Check Loan Status
privacy policy

Figure 30

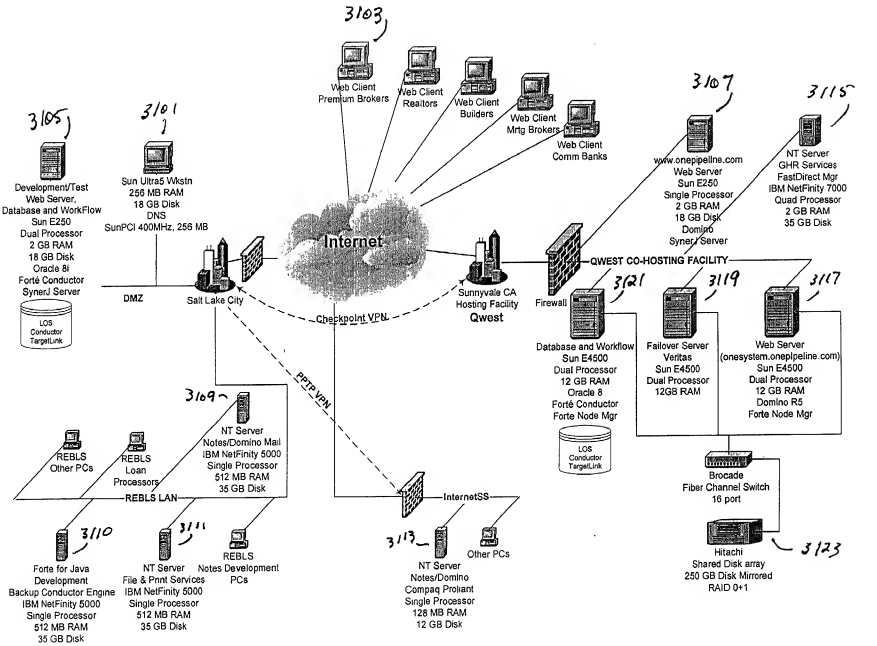

3103
Web Client
Premium Brokers
Web Client
Realtors
Web Client
Builders
Web Client
Mrtg Brokers
Web Client
Comm Banks
3107
www.onepipeline.com
Web Server
Sun E250
Single Processor
2 GB RAM
18 GB Disk
Domino
Synerj Server
3115
NT Server
GHR Services
FastDirect Mgr
IBM NetFinity 7000
Quad Processor
2 GB RAM
35 GB Disk
3105
Development/Test
Web Server,
Database and WorkFlow
Sun E250
Dual Processor
2 GB RAM
18 GB Disk
Oracle 8i
Forté Conductor
SynerJ Server
LOS
Conductor
TargetLink
3101
Sun Ultra5 Wkstn
256 MB RAM
18 GB Disk
DNS
SunPCI 400MHz, 256 MB
DMZ
Salt Lake City
Internet
Checkpoint VPN
Sunnyvale CA
Hosting Facility
Qwest
Firewall
QWEST CO-HOSTING FACILITY
3121
Database and Workflow
Sun E4500
Dual Processor
12 GB RAM
Oracle 8
Forté Conductor
Forte Node Mgr
LOS
Conductor
TargetLink
3119
Failover Server
Veritas
Sun E4500
Dual Processor
12GB RAM
3117
Web Server
(onesystem.onepipeline.com)
Sun E4500
Dual Processor
12 GB RAM
Domino R5
Forte Node Mgr
Brocade
Fiber Channel Switch
16 port
3123
Hitachi
Shared Disk array
250 GB Disk Mirrored
RAID 0+1
PPTP VPN
3109
NT Server
Notes/Domino Mail
IBM NetFinity 5000
Single Processor
512 MB RAM
35 GB Disk
REBLS
Other PCs
REBLS
Loan
Processors
REBLS LAN
InternetSS
3110
Forte for Java
Development
Backup Conductor Engine
IBM NetFinity 5000
Single Processor
512 MB RAM
35 GB Disk
3111
NT Server
File & Print Services
IBM NetFinity 5000
Single Processor
512 MB RAM
35 GB Disk
REBLS
Notes Development
PCs
3113
NT Server
Notes/Domino
Compaq Proliant
Single Processor
128 MB RAM
12 GB Disk
Other PCs

Figure 31

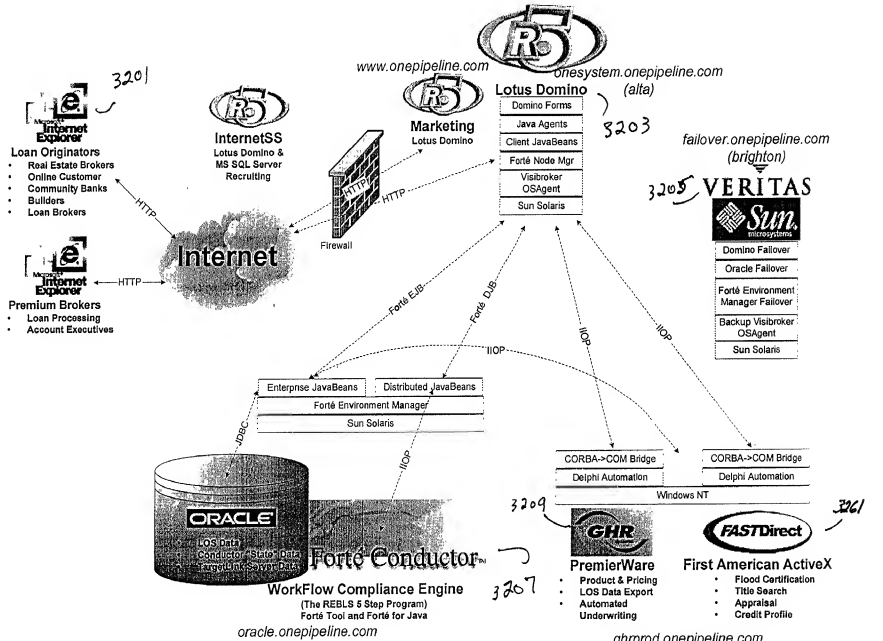

www.onepipeline.com
onesystem.onepipeline.com
(alta)
failover.onepipeline.com
(brighton)
3201
3203
3205
Loan Originators
Real Estate Brokers
Online Customer
Community Banks
Builders
Loan Brokers
InternetSS
Lotus Domino &
MS SQL Server
Recruiting
Marketing
Lotus Domino
Lotus Domino
Domino Forms
Java Agents
Client JavaBeans
Forté Node Mgr
Visibroker
OSAgent
Sun Solaris
VERITAS
Domino Failover
Oracle Failover
Forté Environment
Manager Failover
Backup Visibroker
OSAgent
Sun Solaris
HTTP
Internet
Firewall
Premium Brokers
Loan Processing
Account Executives
Forté EJB
Forté DJB
IIOP
Enterprise JavaBeans
Distributed JavaBeans
Forté Environment Manager
Sun Solaris
JDBC
ORACLE
LOS Data
Conductor State Data
Sybase Sybase Data
Forté Conductor
WorkFlow Compliance Engine
(The REBLS 5 Step Program)
Forté Tool and Forté for Java
3207
oracle.onepipeline.com
(snowbird)
CORBA->COM Bridge
Delphi Automation
Windows NT
3209
3261
GHR
PremierWare
Product & Pricing
LOS Data Export
Automated
Underwriting
FASTDirect
First American ActiveX
Flood Certification
Title Search
Appraisal
Credit Profile
ghrprod.onepipeline.com

Figure 32

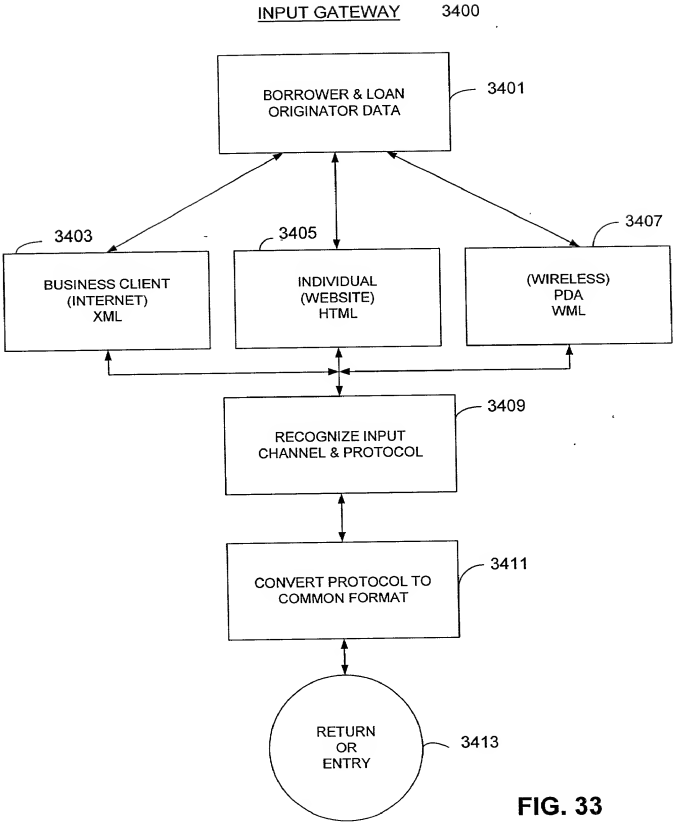

INPUT GATEWAY
3400
BORROWER & LOAN ORIGINATOR DATA
3401
3403
BUSINESS CLIENT (INTERNET) XML
3405
INDIVIDUAL (WEBSITE) HTML
3407
(WIRELESS) PDA WML
RECOGNIZE INPUT CHANNEL & PROTOCOL
3409
CONVERT PROTOCOL TO COMMON FORMAT
3411
RETURN OR ENTRY
3413

FIG. 33

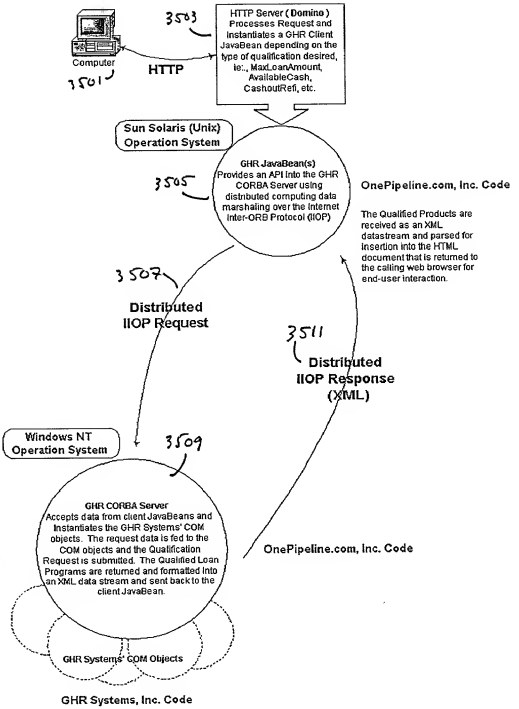

3503
HTTP Server (Domino)
Processes Request and Instantiates a GHR Client JavaBean depending on the type of qualification desired, ie:., MaxLoanAmount, AvailableCash, CashoutRefi, etc.
Computer
3501
HTTP
Sun Solaris (Unix) Operation System
3505
GHR JavaBean(s)
Provides an API into the GHR CORBA Server using distributed computing data marshaling over the Internet Inter-ORB Protocol (IIOP)
OnePipeline.com, Inc. Code
The Qualified Products are received as an XML datastream and parsed for insertion into the HTML document that is returned to the calling web browser for end-user interaction.
3507
Distributed IIOP Request
3511
Distributed IIOP Response (XML)
Windows NT Operation System
3509
GHR CORBA Server
Accepts data from client JavaBeans and instantiates the GHR Systems' COM objects. The request data is fed to the COM objects and the Qualification Request is submitted. The Qualified Loan Programs are returned and formatted into an XML data stream and sent back to the client JavaBean.
OnePipeline.com, Inc. Code
GHR Systems' COM Objects
GHR Systems, Inc. Code

Figure 34

TASK MAINTENANCE & STATUS REPORTING GATEWAY

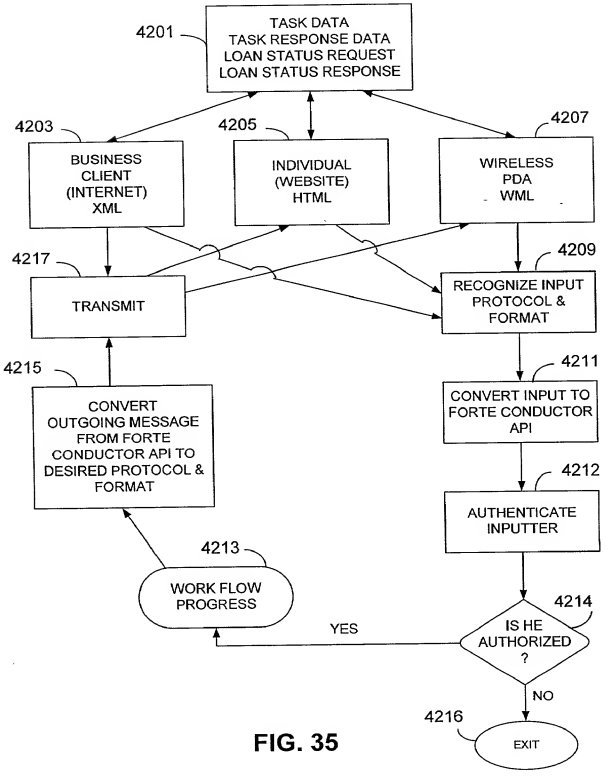


FIG. 35

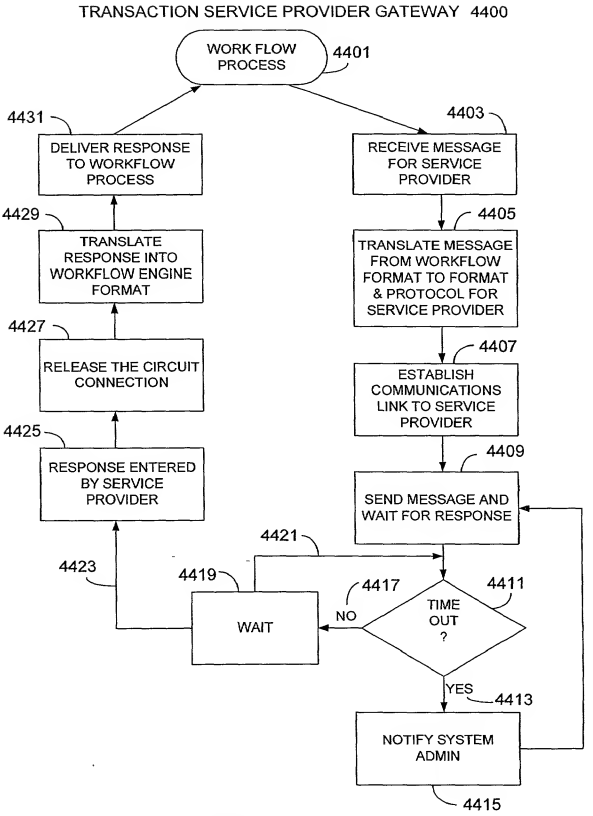

TRANSACTION SERVICE PROVIDER GATEWAY 4400
WORK FLOW PROCESS
4401
4403
RECEIVE MESSAGE FOR SERVICE PROVIDER
4405
TRANSLATE MESSAGE FROM WORKFLOW FORMAT TO FORMAT & PROTOCOL FOR SERVICE PROVIDER
4407
ESTABLISH COMMUNICATIONS LINK TO SERVICE PROVIDER
4409
SEND MESSAGE AND WAIT FOR RESPONSE
4411
TIME OUT ?
NO
4417
WAIT
4419
YES
4413
NOTIFY SYSTEM ADMIN
4415
4421
4423
4425
RESPONSE ENTERED BY SERVICE PROVIDER
4427
RELEASE THE CIRCUIT CONNECTION
4429
TRANSLATE RESPONSE INTO WORKFLOW ENGINE FORMAT
4431
DELIVER RESPONSE TO WORKFLOW PROCESS

FIG. 36

RESPA guidelines require that the Loan Originator must, at a minimum, complete the tasks outlined under Steps 1 and 2 of the OnePipeline Automated Compliance System in order to earn any portion of the loan origination fee. To earn the FULL loan origination fee, a Loan Originator must also complete all the tasks outlined under Steps 3, 4 and 5 Further, if the Loan Originator does not complete all the tasks within a selected Step in the designated time frame, that portion of the loan origination fee associated with that entire step will be paid to the party completing the tasks. This rule is designed to insure that OnePipeline loan originators meet or exceed the minimum threshold work requirements of RESPA for earning any compensation.

Instructions:
1) Authorize the loan origination fee, by entering a percentage in the space provided below
2) Select any of the unassigned the Steps that you, as Loan Originator, would like to complete.
3) Assign any remaining Steps to your Real Estate Broker or Mortgage Broker

Save

I authorize a loan origination fee of 1.00 % and request a loan for $13500

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmek
Total Borrowers: 1	Loan Purpose: Purchase	

Delete

Step 1: Consultation and Pre-Qualification
15% of loan origination fee

Task

Loan Originator

- Coordinate marketing and advertising for potential borrowers
- Review and explain entire loan process to borrower
- Review and explain Pre-Qualification process with borrower
- Complete online Pre-Qualification process with borrower
  - Compare lenders for 30 year fixed rate loans
  - Select a preferred lender or interest rate
  - Assess borrower's credit situation
  - Offer credit repair information and advice
  - Assess current finanical situation, including income/debt ratios, assets, and current housing situation
  - Review and explain the different loan programs available based on the borrower's situation
  - Determine the specific loan program best suited for the borrower based on the type of loan, cost of loan, interest rate and loan to value percentages Review and explain the estimate of costs of the loan

Figure 37

Step 2: Loan Application
20% of loan orgination fee

Task

- Collect basic financial information from borrower
- Review and explain the Authorization to Verify Information to the borrower
- Have the borrower sign the Authorization to Verify Information
- Review and explain the Business Disclosure Statement to the borrower
- Have the borrower sign the Business Disclosure Statement
- Complete the online Loan Application
    - Estimate property value of new property purchase
    - Determing down payment and loan to value for the new property purchase
    - Review new property purchase information and status
    - Review and correct current finanical situation from Pre-Qualification
    - Collect borrower information including declarations
- Determine loan origination fee
- Select any of the unassigned Steps that you, as the loan originator, want to complete. Assign remaining Steps to your Real Estate Broker or Mortgage Broker as appropriate.
- Schedule closing with borrower
- Order Title Report
- Order Appraisal

◉ Loan Originator

Figure 38

FULLY EXECUTED

Step 3: Loan Review and Administrative Tasks
15% of loan orgination fee

Task

- Provide quality control for and file/store copies of Authorization to Verify Form, Business Disclosure Form, Good Faith Estimate, Truth In Lending Statement and other disclosures
- Review loan file for accuracy with the borrower
- Review and explain underwriting process and conditions with borrower
    - Review and explain underwriting process with borrower
    - Review and explain the financial information needed from the borrower
    - Review and explain the reason for the Homeowner's Insurance Binder with the borrower
    - Review and explain the reason for Title Report to the borrower
    - Review and explain the reason for the Appraisal to the borrower
    - Review and explain the reason for Flood Certification to the borrower
    - Review and explain the reason for the Survey (as required)
- Review of the underwriting conditions
- Submit file for underwriting approval

(●) Loan Originator
( ) Real Estate Broker
( ) Mortgage Processing Center

Figure 39

Step 4: Borrower Updates and Loan Processing
35% of loan orgination fee

Task

- Review and explain underwriting decision with borrower
- Review and explain other closing conditions to the borrower
    - Review and explain the Good Faith Estimate with borrower
    - Review and explain the Truth in Lending statement with borrower
    - Review and explain other federal and state disclosures with borrower
- Get borrower's signature on documents
- Collect the mandatory conditions from the borrower
    - Collect the income information (paystubs, W2 and tax records as required)
    - Collect the bank statements from the borrower
    - Collect the Insurance Binder information
- Forward all conditions to processing
- Review and explain the results of the Title Report
- Review and explain the results of the Appraisal
- Review and explain the results of the Flood Certification
- Provide regular status updates to the borrower
- Order the Flood Certification
- Order the Survey (as required)

(◉) Loan Originator
( ) Real Estate Broker
( ) Mortgage Processing Center

Step 5: Closing
15% of loan orgination fee

Task

- Review and authorize the Clear to Close document from processing
- Lock the interest rate for the loan
- Coordinate closing with borrower and title company.
- Attend closing

(◉) Loan Originator
( ) Real Estate Broker
( ) Mortgage Processing Center

Go Back Go Forward

Figure 40

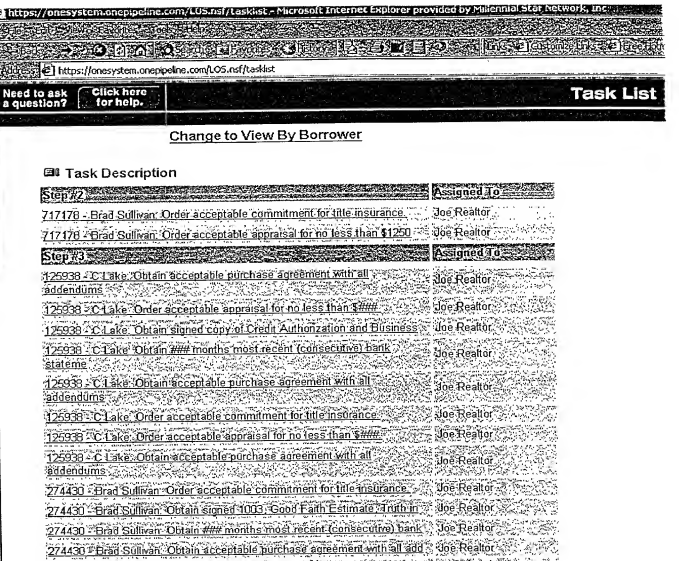
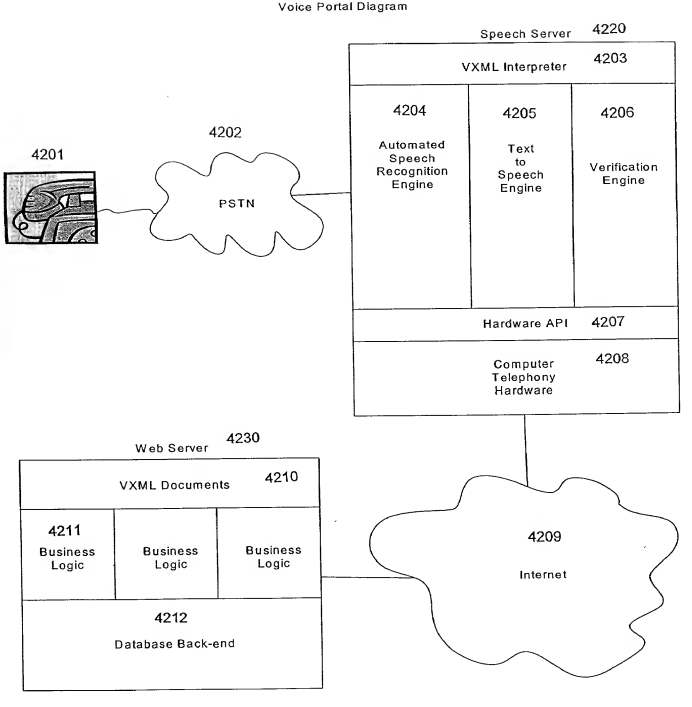

https://onesystem.onepipeline.com/LOS.nsf/Tasklist - Microsoft Internet Explorer provided by Millennial Star Network, Inc.
https://onesystem.onepipeline.com/LOS.nsf/tasklist
Need to ask a question? Click here for help.
Task List
Change to View By Borrower
Task Description
Step #2
Assigned To
717178 - Brad Sullivan: Order acceptable commitment for title insurance
Joe Realtor
717178 - Brad Sullivan: Order acceptable appraisal for no less than $1250
Joe Realtor
Step #3
Assigned To
125938 - C Lake: Obtain acceptable purchase agreement with all addendums
Joe Realtor
125938 - C Lake: Order acceptable appraisal for no less than $####
Joe Realtor
125938 - C Lake: Obtain signed copy of Credit Authorization and Business
Joe Realtor
125938 - C Lake: Obtain ### months most recent (consecutive) bank stateme
Joe Realtor
125938 - C Lake: Obtain acceptable purchase agreement with all addendums
Joe Realtor
125938 - C Lake: Order acceptable commitment for title insurance
Joe Realtor
125938 - C Lake: Order acceptable appraisal for no less than $####
Joe Realtor
125938 - C Lake: Obtain acceptable purchase agreement with all addendums
Joe Realtor
274430 - Brad Sullivan: Order acceptable commitment for title insurance
Joe Realtor
274430 - Brad Sullivan: Obtain signed 1003, Good Faith Estimate, Truth in
Joe Realtor
274430 - Brad Sullivan: Obtain ### months most recent (consecutive) bank
Joe Realtor
274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add
Joe Realtor
274430 - Brad Sullivan: Order acceptable appraisal for no less than $####
Joe Realtor
274430 - Brad Sullivan: Disclose acceptable mortgage insurance certificat
Joe Realtor
274430 - Brad Sullivan: Order acceptable hazard insurance coverage with c
Joe Realtor
274430 - Brad Sullivan: Obtain Verification of Deposit for all accounts l
Joe Realtor
274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add
Joe Realtor
274430 - Brad Sullivan: Order acceptable appraisal for no less than $####
Joe Realtor
274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add
Joe Realtor
274430 - Brad Sullivan: Order acceptable appraisal for no less than $####
Joe Realtor
274430 - Brad Sullivan: Order acceptable commitment for title insurance
Joe Realtor
27807 - FAUSTO ARCEO: Obtain signed 1003, Good Faith Estimate, Truth in L
Joe Realtor
27807 - FAUSTO ARCEO: Order acceptable appraisal for no less than $####
Joe Realtor
Return to Main Menu

Figure 41

FIGURE 42


Voice Portal Diagram
Speech Server
4220
VXML Interpreter
4203
4204
Automated Speech Recognition Engine
4205
Text to Speech Engine
4206
Verification Engine
Hardware API
4207
4208
Computer Telephony Hardware
4201
4202
PSTN
Web Server
4230
VXML Documents
4210
4211
Business Logic
Business Logic
Business Logic
4212
Database Back-end
4209
Internet